Disclosure Form Part One

605357 BIG 5 SPORTING GOODS Home Region: Northern California

1/1/25 through 12/31/25

Principal benefits for Kaiser Permanente Multi-State Traditional HMO Plan

Accumulation Period

The Accumulation Period for this plan is January 1 through December 31.

Out-of-Pocket Maximums and Deductibles

For Services that apply to the Plan Out-of-Pocket Maximum, you will not pay any more Cost Share for the rest of the Accumulation Period once you have reached the amounts listed below.

	Self-Only Coverage	Family Coverage	Family Coverage	
Amounts Per Accumulation Period	(a Family of one Member)	Each Member in a Family	Entire Family of two or	
	,	of two or more Members	more Members	
Plan Out-of-Pocket Maximum	\$2,500	\$2,500	\$5,000	
Plan Deductible	None	None	None	
Drug Deductible	None	None	None	
Plan Provider Office Visits You Pay				
Most Primary Care Visits and most Non-Physician Specialist Visits				
Most Physician Specialist Visits				
Routine physical maintenance exams, including well-woman exams				
Well-child preventive exams (through age 23 months)				
Routine eye exams with a Plan Optometrist				
Urgent care consultations, evaluations, and treatment				
Most physical, occupational, and speech therapy		•		
Telehealth Visits			You Pay	
Primary Care Visits and Non-Physician Specialist Visits by interactive				
video or telephone		No charge		
Physician Specialist Visits by interactive video or telephone		· ·		
Outpatient Services			You Pay	
Outpatient surgery and certain other outpatient procedures				
Most X-rays and laboratory tests				
Preventive X-rays, screenings, and laboratory tests as described in				
the <i>EOC</i> MRI, most CT, and PET scans				
Hospital Inpatient Services		·	You Pay	
Room and board, surgery, anesthesia, X-rays, laboratory tests, and				
drugs				
Emergency Services		You Pay	•	
Emergency department visits				
Note: If you are admitted directly to the hospital as an inpatient for covered Services, you will pay the inpatient Cost Share				
instead of the emergency department Cost Share (see "Hospital Inpatient Services" for inpatient Cost Share)				
Ambulance Services		\$125 per trip		
Prescription Drug Coverage		You Pay		
Covered outpatient items in accord with				
Most generic items (Tier 1) at a Plan Pharmacy				
Most generic (Tier 1) refills through our mail-order service				
Most brand-name items (Tier 2) at a Plan Pharmacy				
Most brand-name (Tier 2) refills through our mail-order service				
Most specialty items (Tier 4) at a Plan	n Pharmacy	20% Coinsurance (not t 30-day supply	o exceed \$250) for up to a	
Durable Medical Equipment (DME)		You Pay		
DME items as described in the EOC		20% Coinsurance	20% Coinsurance	
Mental Health Services		You Pay	You Pay	
Inpatient psychiatric hospitalization				
		•		

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Mental Health Services	You Pay	
Individual outpatient mental health evaluation and treatment		
Substance Use Disorder Treatment	You Pay	
Inpatient detoxification	\$500 per admission	
Individual outpatient substance use disorder evaluation and treatment		
Group outpatient substance use disorder treatment	\$12 per visit	
Home Health Services	You Pay	
Home health care (up to 120 visits per Accumulation Period)	No charge	
Other	You Pay	
Hearing aids every 36 months	Amount in excess of \$1,000 Allowance for each ear	
Skilled nursing facility care (up to 100 days per benefit period)	\$500 per admission	
Prosthetic and orthotic devices as described in the EOC	No charge	
Diagnosis and treatment of infertility and artificial insemination (such		
as outpatient procedures or laboratory tests) as described in the		
EOC		
Assisted reproductive technology ("ART") Services	Not covered	

This is a summary of the most frequently asked-about benefits. This chart does not explain benefits, Cost Share, out-of-pocket maximums, exclusions, or limitations, nor does it list all benefits and Cost Share amounts. For a complete explanation, please refer to the *EOC*.

Disclosure Form Part Two

The *Disclosure Form Part Two* provides an overview of important features of your Health Plan membership, including how to obtain Services, principal exclusions, and important notices. To view or download a copy, go to kp.org/choosekp or call Member Services at 1-800-464-4000 (TTY users call 711).